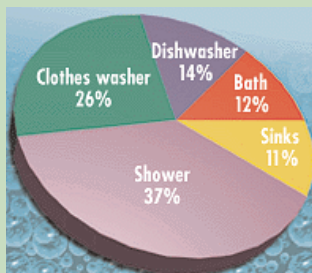


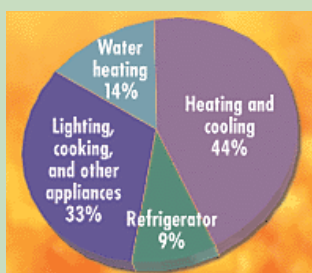
And Now Coming to You! Welcome to the first AmerenLines — a monthly publication designed to help you save money on your energy bill, stay safe, and understand the factors behind the cost of natural gas and electricity.



Hot Water Usage

(based on national averages)

The typical U.S. homeowner's water consumption by place of use.



How We Use Energy In Our Homes

(based on national averages)

The largest portion of a utility bill for a typical house is for heating and cooling.

Did You Know?

Across the nation, of each energy dollar spent by a single family of three living in a 1900-square-foot home in the U.S....

- 50 cents went to heating and cooling costs
- 15 cents went for water heating
- 14 cents went to power major appliances — the most expensive of which is the refrigerator, followed by a freezer, the electric oven and your broiler
- 11 cents went to lighting
- 10 cents went to power clocks, televisions and radios

Source: The U.S. Department of Energy

Energy Resolutions for the New Year

Make 'em, Do 'em, Then Forget 'em!

Every New Year's Day, millions of Americans make resolutions — and by late winter, most of those resolutions are forgotten.

Why? Partly because our resolutions often require drastic changes in our lifestyles.

This New Year, why not make a resolution to do a few simple things today — without spending a dime? These will pay off all winter long on your energy bills. Then you'll be one of the few Americans who have actually kept their New Year's resolutions!

1. Go through your calendar and write "check furnace filter" on the first day of every month. If you can't see light through the filter, it's time for a change!

2. Lower your thermostat. For each degree you lower it, you can save about 2% to 3% on heating costs.

3. Turn on those ceiling fans! They push warm air down, keeping it from being wasted near the ceiling.

4. Get out the vacuum and clean the coils on your refrigerator or freezer.

5. While you're in the kitchen, you may as well bake something — that heat from the oven will help heat your house as well!

6. Put a post-it note near your coffee maker or another prominent place in your house to remind you to open the blinds or draperies on the sunny side of your house on sunny days to let in solar heat — and remember to close them when the sun goes down to keep heat in.

7. Look around your home and close off any areas that are not used often. Be sure to close registers in those areas.

8. Roll up an old towel and put it in front of your outside-facing doors to keep out drafts.

9. Start closing the drain on the tub when you shower to capture all that hot water you've paid for — then leave the curtain or door open to let that heat and humidity escape when you're done.

10. To take the "surprise" out of your energy bills and to make budgeting easier, enroll today in Ameren's Budget Billing Program. Call AmerenCILCO or visit www.ameren.com.

11. Other changes may cost a small amount of money, but finding out about them is free, and you can do it today. Visit our Savings Tips page on the Web at www.ameren.com, and download our "Cut Your Home Utility Bills" poster for more great tips.

Options Make Bill Paying Easier

To help make the bill-paying process just a little easier, we offer predictable monthly payments through Budget Billing. And through Direct Payment, you can streamline your payment process and save time by having your monthly bill payments taken directly out of your checking or savings account. We also offer credit and debit card payment options. You can even have recurring payments charged to your MasterCard or Visa credit or debit cards. To sign up, go to www.ameren.com or call toll-free 1-866-PAYCILCO. The vendor providing this service charges a convenience fee for each transaction.

AmerenCILCO Focuses on Gas Service Safety

AmerenCILCO has made substantial investments to ensure reliable delivery of natural gas. We also care about your safety: This fall we sent you a mailing on carbon monoxide (CO) gas — created as a byproduct of incomplete combustion. Gas furnaces are one of the potential sources of CO, which can be deadly. AmerenCILCO is also a leading proponent and promoter of JULIE (Joint Utility Locating Information for Excavating). Digging into natural gas lines can disrupt service and cause injury or death. So call JULIE (1-800-892-0123) at least two days before you dig. Visit our Web page (www.ameren.com) to learn how you can stay safe and warm, while saving money.

To get help with your bill, call us about payment arrangements

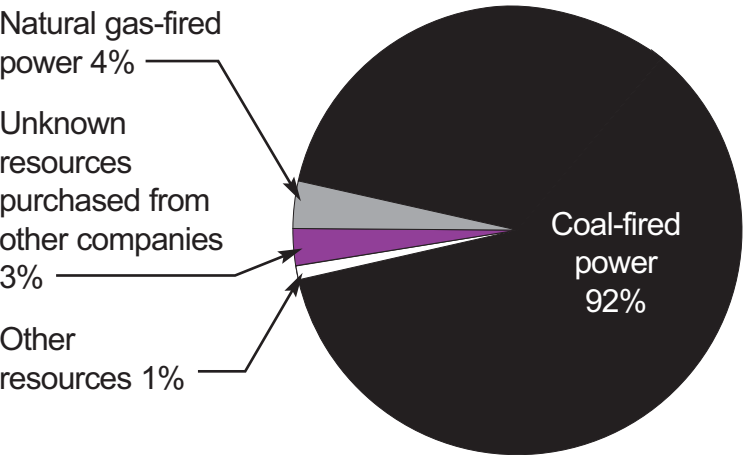
For billing and general inquiries, call 7 a.m. to 7 p.m. Monday through Friday. As always, we're here 24 hours, 7 days week for emergency and outage calls.

In addition, the **Low Income Home Energy Assistance Program (LIHEAP)** is designed to help eligible low-income households, elderly persons and people with disabilities pay for energy services. LIHEAP is administered by state agencies. Grants are based on the number of persons in the household, total income and the type of fuel used to heat the home. For information, customers should call: 1-800-252-8643. Call TTY (for the hearing impaired): 1-800-785-6055.

Questions? For more information on AmerenCILCO services—residential customers should call 1-888-672-5252 or for Peoria area customers, 309-672-5252 or visit www.ameren.com.

The disclosure of the information on the right is required under Section 16-127 of the Electric Service Customer Choice and Rate Relief Law of 1997 and the rules of the Illinois Commerce Commission, 83 Ill. Adm. Code-421.

Sources of electricity supplied for the 12 months ending September 30, 2004



Sources of electricity supplied for the 12 months ending September 30, 2004	Percentage of total
Biomass power	0%
Coal-fired power	92%
Hydro power	0%
Natural gas-fired power	4%
Nuclear power	0%
Oil-fired power	0%
Solar power	0%
Wind power	0%
Other resources	1%
Unknown resources purchased from other companies	3%
TOTAL	100%

AVERAGE AMOUNTS OF EMISSIONS and AMOUNT OF NUCLEAR WASTE per 1000 kilowatt-hours (kWhs) PRODUCED from KNOWN ¹ sources for the 12 months ending September 30, 2004	
Carbon Dioxide	2191 lbs
Nitrogen Oxides	3.82 lbs
Sulfur Dioxide	20.00 lbs
High-Level Nuclear Waste	0 lbs
Low-Level Nuclear Waste	0 ft ³

Footnote

¹ 3% of the total electricity supplied was purchased from other suppliers and the amounts of emissions and amount of nuclear waste attributable to producing this electricity is not known and is not included in this table.

Additional information on companies selling electrical power in Illinois may be found at the Illinois Commerce Commission's Web site (www.icc.state.il.us).